

<b>Notice of References Cited</b>	Application/Control No. 09/654,933		Applicant(s)/Patent Under Reexamination WALKER ET AL.	
	Examiner Ella Colbert		Art Unit 3694	Page 1 of 1

#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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#### FOREIGN PATENT DOCUMENTS

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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)			
	U	Calem, Paul S., "The Strange Behavior of the Credit Card Market"; Business Review; Jan/Feb 1992; Pages 1-13.			
	V	Stowe, John D.; "Gauging the benefits and costs of automated billing"; Fortnightly, v 132, n15; August 1, 1994; Pages 1-6.			
	W				
	X				

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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